

State of Washington
Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$41,044	18.03%	\$39,511	\$38,511	97.47%
2	Farmers Ins Co Of WA	21644	WA	\$33,500	14.72%	\$31,052	\$25,646	82.59%
3	Allstate Ins Co	19232	IL	\$14,703	6.46%	\$14,735	\$7,146	48.50%
4	Safeco Ins Co Of IL	39012	IL	\$12,152	5.34%	\$12,226	\$7,921	64.78%
5	Pemco Mut Ins Co	24341	WA	\$9,228	4.05%	\$8,787	\$8,010	91.16%
6	USAA Cas Ins Co	25968	TX	\$6,139	2.70%	\$6,066	\$4,803	79.18%
7	United Services Auto Assoc	25941	TX	\$6,089	2.68%	\$6,059	\$4,937	81.47%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$4,966	2.18%	\$4,856	\$696	14.34%
9	Geico General Ins Co	35882	MD	\$4,903	2.15%	\$4,710	\$4,587	97.38%
10	Allstate Ind Co	19240	IL	\$4,761	2.09%	\$4,683	(\$1,140)	(24.34)%
11	State Farm Fire And Cas Co	25143	IL	\$4,750	2.09%	\$4,500	\$5,865	130.34%
12	Mid-Century Ins Co	21687	CA	\$4,384	1.93%	\$3,973	\$3,409	85.80%
13	Hartford Underwriters Ins Co	30104	CT	\$4,140	1.82%	\$3,554	\$2,995	84.28%
14	Pemco Ins Co	18805	WA	\$3,780	1.66%	\$3,520	\$3,921	111.39%
15	Government Employees Ins Co	22063	MD	\$2,896	1.27%	\$2,808	\$2,083	74.17%
16	First Natl Ins Co Of Amer	24724	WA	\$2,598	1.14%	\$2,694	\$1,699	63.07%
17	Uniqard Ins Co	25747	WA	\$2,465	1.08%	\$2,253	\$1,703	75.58%
18	Nationwide Mut Ins Co	23787	OH	\$2,445	1.07%	\$2,260	\$3,427	151.67%
19	Grange Ins Assn	22101	WA	\$2,333	1.03%	\$2,331	\$2,346	100.64%
20	Glens Falls Ins Co	34622	DE	\$2,305	1.01%	\$2,246	\$3,091	137.63%
21	Progressive Preferred Ins Co	37834	OH	\$2,169	0.95%	\$2,370	\$1,540	64.99%
22	Metropolitan Cas Ins Co	40169	RI	\$2,133	0.94%	\$2,008	\$1,203	59.90%
23	Geico Ind Co	22055	MD	\$2,025	0.89%	\$1,877	\$934	49.75%
24	Country Mut Ins Co	20990	IL	\$2,007	0.88%	\$1,958	\$1,940	99.09%
25	Progressive Northwestern Ins Co	42919	WA	\$2,005	0.88%	\$1,988	\$787	39.58%
26	Progressive American Ins Co	24252	FL	\$1,890	0.83%	\$1,788	\$937	52.41%
27	Progressive Northern Ins Co	38628	WI	\$1,890	0.83%	\$1,775	\$948	53.39%
28	Liberty Mut Fire Ins Co	23035	MA	\$1,757	0.77%	\$1,585	\$1,288	81.24%
29	Progressive Cas Ins Co	24260	OH	\$1,654	0.73%	\$1,430	\$827	57.82%
30	Viking Ins Co Of WI	13137	CO	\$1,595	0.70%	\$1,584	\$1,543	97.44%
31	Geico Cas Co	41491	MD	\$1,555	0.68%	\$1,490	\$1,001	67.18%
32	AIU Ins Co	19399	NY	\$1,459	0.64%	\$1,383	\$1,495	108.08%
33	North Pacific Ins Co	23892	OR	\$1,429	0.63%	\$1,398	\$1,189	85.09%
34	Financial Ind Co	19852	CA	\$1,252	0.55%	\$1,151	\$1,116	96.94%
35	GE Cas Ins Co	20796	PA	\$1,205	0.53%	\$872	(\$6)	(0.67)%
36	National Merit Ins Co	39004	WA	\$1,066	0.47%	\$1,054	\$895	84.92%
37	Dairyland Ins Co	21164	WI	\$1,019	0.45%	\$976	\$193	19.75%
38	Amex Assur Co	27928	IL	\$1,011	0.44%	\$887	\$1,097	123.62%
39	Allstate Prop & Cas Ins Co	17230	IL	\$999	0.44%	\$728	\$1,024	140.70%
40	Progressive West Ins Co	27804	CA	\$920	0.40%	\$1,052	\$763	72.55%
All 179 Other Companies				\$26,960	11.85%	\$25,414	\$24,829	97.70%
Totals (Loss Ratio is average)				\$227,580	100.00%	\$217,592	\$177,198	81.44%

(1)Excluding all Loss Adjustment Expenses (LAE)